

### **Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1-59. (Previously Cancelled)

60. (Currently Amended) A method, comprising:

executing computer-implemented instructions performed by one or more processors for:  
receiving, by a bill presentment and payment central clearinghouse, a request that is not associated with electronic bill presentment, the request comprising information identifying a payee of ~~[[the]]~~ a payor, and the request comprising one of (i) a payment request or (ii) a request to add the payee to a pick list associated with the payor, wherein the payor has not previously activated electronic bill presentment from the payee through the clearinghouse;

accessing, from at least one database by the clearinghouse ~~and based on~~ utilizing at least a portion of the received information identifying the payee, stored billing information; information from at least one database;

identifying, by the clearinghouse from the accessed billing information, a bill presentment information associated with the payee;

generating, by the clearinghouse, a notification of the identified bill presentment information associated with the payee; and

transmitting, by the clearinghouse to the payor, the generated notification.

61. (Currently Amended) The method of claim 60, wherein identifying a bill presentment information associated with the payee comprises:

matching the at least a portion of the received information identifying the payee to at least a portion of the billing information; and

determining, subsequent to the matching, ~~whether~~ that the bill presentment information is available in the billing information.